SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 8th day of May, 2007, Nikkia Jones, a single man, executed a Deed of Trust to Arnold M. Weiss, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2721 at Page 645 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Nationstar Mortgage, LLC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3458 at Page 366 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3458 at Page 368, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

One (1) acre of land situated in the Northwest Quarter of Section 26, Township 1, Range 6 West, Desoto County, Mississippi, and being more particularly described as follows: Lot 1, Bunch Subdivision, as the same is shown on approved plat of said subdivision, which plat was prepared by Billy D Gray, Engineer, in November, 1966, and which is of record in Plat Book 6, Page 11, of the records in the Chancery Clerk's office, Desoto County, Mississippi, and to which reference is now made.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of July, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTER

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #11-04535

PUBLISH: 07/24/2012, 07/31/2012, 08/07/2012

TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 15th day of May, 2003, Sara Michelle Ayers, executed a Deed of Trust to Lem Adams, III, Trustee for the use and benefit of Option One Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1733 at Page 243 thereof; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Inc., Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3457 at Page 146 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1737, Section I, Greenbrook Subdivision, located in Section 30, Township 1 South, Range 7 West, in DeSoto County, Mississippi as shown on plat of record in Plat Book 11, Pages 23-24 in the Chancery Clerks Office of DeSoto County, Mississippi, to which plat of reference is hereby made for a more particular description of said lot.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Trustee.

WITNESS my signature, on this the 17th day of July, 2012.

LEM ADAMS, III

TRUSTEĖ

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01180

PUBLISH: 07/24/2012, 07/31/2012, 08/07/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 27th day of September, 2007, Pamela J. Putt and Timothy Putt, wife and husband, executed a Deed of Trust to Sam McClatchy, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2802 at Page 379 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3454 at Page 740 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3454 at Page 745, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1255, Section F, Greenbrook Subdivision, located in Section 19, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 9, Page 46, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of July, 2012

BRADLE TONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-00456

PUBLISH: 07/24/2012, 07/31/2012, 08/07/2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 28th day of June, 2007, Carolyn A. McMullen, executed a Deed of Trust to ReconTrust Company, N. A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2745 at Page 554 thereof; and

WHEREAS, said Deed of Trust was assigned to The Bank of New York Mellon fka The Bank of New York, as Trustee for CWABS, Inc., Asset Backed Certificates, Series 2007-12, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3334 at Page 367 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3062 at Page 709, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 56, Phase A, Section A, Worthington Subdivision, in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 46-48, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of July, 2012.

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01874

·- 14-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of March, 2010, and acknowledged on the 22nd day of March, 2010, Jodeen Jackson and Douglas Jackson, wife and husband, executed and delivered a certain Deed of Trust unto Hugh H. Armistead, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Dover Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3149 at Page 242; and

WHEREAS, on the 20th day of June, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Dover Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3314 at Page 160; and

WHEREAS, on the 31st day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C. Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3450 at Page 554; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 15, Section A, Stewartshire Subdivision, situated in Section 19, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 102, at Pages 46-47, in the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of June, 2012.

John C. Morris, IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F11-0786

PUBLISH: 7.24.12/7.31.12/8.7.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of April, 2005 and acknowledged on the 21st day of April, 2005, Pamela Bolen, a single person, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2205 at Page 305; and

WHEREAS, on the 21st day of July, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for The Certificateholders of The CWABS, Inc., Asset-backed Certificates, Series 2005-4, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3326 at Page 128; and

WHEREAS, on the 4th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3397 at Page 174; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 49, Stone Creek Subdivision, Phase A of Plum Point Villages Planned United Development, in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof record in Plat Book 52, Pages 34-35, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of July, 2012.

Michael Jedmak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-1233

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of March, 2005 and acknowledged on the 21st day of March, 2005, April E. Wyman and Johnie W. Wyman, wife and husband, executed and delivered a certain Deed of Trust unto Bryan P. Griffin, Trustee for Wells Fargo Financial Mississispipi 2, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2186 at Page 617; and

WHEREAS, on the 6th day of June, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3460 at Page 374; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land Situated in DeSoto County, Mississippi, to-wit: Lot 102, Section C. Shadow Oaks Subdivision, located in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 69, Page 6 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed in Corporate Warranty Deed from Legendary Development Corp. to April E Wyman and Johnie W Wyman Husband and Wife, dated 01/31/2002, recorded 03/20/2002, in Deed Book 414, Page 417, in the Clerk of Chancery Court for DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-1014

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI **COUNTY OF DeSoto**

WHEREAS, on the 12th day of April, 2004 and acknowledged on the 12th day of April, 2004, Fernando Martinez, a single man, executed and delivered a certain Deed of Trust unto Marc A. Diaz, Trustee for Mortgage Electronic Registration Systems Inc. as nominee for Decision One Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1969 at Page 350; and

WHEREAS, on 30th day of May, 2012, Mortgage Electronic Registration Systems Inc. as nominee for Decision One Mortgage Company, LLC, assigned said Deed of Trust unto Household Finance Corporation II, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3447 at Page 752; and

WHEREAS, on the 29th day of June, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3464 at Page 610; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do. on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 176, Section A, DeSoto Village Subdivision, located in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 9, in the office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to Grantors(s) herein as shown in Warranty Deed of record at Book 205, page 94, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of July, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

kdb/F12-1409

PUBLISH: 7.24.12/ 7.31.12/ 8.7.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of February, 2008 and acknowledged on the 15th day of February, 2008, Shannon L. Minnick and Alan E. Minnick aka Allan Minnick, a married couple, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2859 at Page 70; and

WHEREAS, on the 9th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto CitiMortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3368 at Page 447; and

WHEREAS, on the 3rd day of July, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3465 at Page 170; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land situated in DeSoto County, Mississippi:

Six (6) acres in the Southeast Quarter of Section 35, Township 1, Range 9 West, more particularly described as the west 6 acres of the east 26 acres of the south 50 acres of the 155 acre tract described as the Southeast Quarter of Section 35, Township 1, Range 9 West, less 5 acres in a square in the southeast corner thereof, subject to easements for public utilities and public roads.

The six (6) acre tract hereby conveyed is of even width east and west, and extending north and south across the tract owned by Grantors and lies immediately west of a tract now owned by the Grantors and contracted to be sold to L.T. Mays.

LESS AND EXCEPT:

Being part of the Southeast Quarter of Section 35, Township 1, Range 9 West and being a strip of land north of center of proposed Nail Road as laid out out by the County Engineer and on file in the Chancery Clerk's Office at Hernando, Mississippi. Beginning at the southwest corner of L.T. Mayes tract; thence North along the West line of said Mayes tract to a point 40 feet from the center of proposed Nail Road; thence West and parallel to center of proposed Nail Road 289 feet, more or less, to the East line of the Woodrow W. Burnett tract; thence South along said Burnett tract to the South line of Section 35, Township 1, Range 9 West; thence East along said Section line 288 feet, more or less to the point of beginning.

Being the same property conveyed to Herbert D. Wilder and his wife, Lucille Cox Wilder at Warranty Deed dated March 31,

2-14-12

1959, in Book 45, Page 419, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of July, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-1921

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of April, 1999 and acknowledged on the 5th day of April, 1999, Berlin A. Howell, III, and wife, Jennifer Kathleen Howell, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1099 at Page 598; and

WHEREAS, on the 5th day of April, 1999, Community Mortgage Corporation, assigned said Deed of Trust unto First Nationwide Mortgage Corporation, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1123 at Page 591; and

WHEREAS, on the 28th day of June, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3463 at Page 465; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 74, Section A, 1st Addition, Magnolia Gardens, situated in Section 34, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, Page 28, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of July, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-2486

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

8-12-14

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of September, 2008 and acknowledged on the 29th day of September, 2008, Stephanie D Norfleet, and Eric J Norfleet, wife and husband, executed and delivered a certain Deed of Trust unto Recontrust Company, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2956 at Page 561; and

WHEREAS, on the 12th day of March, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3145 at Page 570; and

WHEREAS, on the 27th day of June, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3462 at Page 417; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 38, Phase I, Cherry Tree Park South Subdivision, situated in Section 16, T2S, R7W, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 97, Page 18, Chancery Clerk's Office, DeSoto County, MS.

Less and except:

Part of Lot 38, Phase I, Cherry Tree Park South Subdivision, situated in Section 16, T2S, R7W, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 97, Page 18, Chancery Clerk's Office, DeSoto County, MS.

As recorded in Deed Book 570 Page 324

Beginning at a point in the east line of Vandalay Cove, said point being a common corner of Lots 38 and 39; thence South 84 degrees, 59 minutes, 57 seconds East along the line dividing Lots 38 and 39 a distance of 209.07 feet; thence South 88 degrees, 45 minutes, 59 seconds West a distance of 210.87 feet to a point in the East line of Vandalay Cover; thence Northwardly along the east line of said east line along a curve to the left which radius is 40.5 feet, chord North 06 degrees, 22 minutes, 32 seconds east 22.91 feet an arc distance of 23.22 feet to the point of beginning.

7-14=12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of July, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-1354

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of August, 2009 and acknowledged on the 5th day of August, 2009, Zachary Cozart, a single man, executed and delivered a certain Deed of Trust unto Delgado Law Firm. PLLC, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3068 at Page 353; and

WHEREAS, on the 6th day of March, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3410 at Page 89 and rerecorded in DK T Book 3416 at Page 294; and

WHEREAS, on the 2nd day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3463 at Page 469; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 323, Section E, Central Park Neighborhood PUD, located in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi, as per the plat thereof recorded in Plat Book 79, Page 44, in the Chancery Clerk's Office of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of July, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0604

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of June, 2007 and acknowledged on the 15th day of June, 2007, Robert R. Sparrow, husband and wife, Susan S. Sparrow, as joint tenants, executed and delivered a certain Deed of Trust unto Lender's Title & Escrow, LLC, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Southpoint Financial Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2742 at Page 731; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to PNMAC Mortgage Opportunity Fund Investors, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3458 at Page 682; and

WHEREAS, on the 14th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3458 at Page 688; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1760, Section I, Greenbrook Subdivision, situated in Section 30, T1S, R7W, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 11, Pages 23-24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of July, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-2085

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of February, 2008, and acknowledged on the 29th day of February, 2008, Clyde F Green, a married man joined with Marie A Green, executed and delivered a certain Deed of Trust unto William H Glover, Jr, Trustee for Wells Fargo Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2876 at Page 125; and

WHEREAS, on the 29th day of June, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3463 at Page 191; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land referred to herein is situated in the State of Mississippi, County of DeSoto described as follows: Lot 168, Section F Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 40, Page 45 in the Chancery Clerk's Office of DeSoto County, Mississippi. Source of title: Book 558, Page 185 (Recorded 05/11/2007)

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2012.

John C Morris IV Sybstitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F09-1614

PUBLISH: 7.24.12/7.31.12/8.7.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of September, 2003 and acknowledged on the 12th day of September, 2003, Travis Wayne Lacy, Jr. and wife Regina Lacy, executed and delivered a certain Deed of Trust unto Jeffrey F. McEvoy, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1860 at Page 167; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to PNMAC Mortgage Opportunity Fund Investors, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3458 at Page 470; and

WHEREAS, on the 16th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3458 at Page 478; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 459, Section C, Eastover Subdivision, located in Section 29, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat therof of record in Plat Book 12, Pages 39-40, in the Chancery Clerk's Office of Desoto County, Mississippi.

Being the same property conveyed to Grantor herein by Warranty Deed or record at Book 298, Page 255, dated March 28, 1996, filled for record April 1, 1996, in the Chancery Clerk's Office of Desoto County, Mississsippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2012.

Michael Jedynak Substitute Trastee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-2253

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of October, 2008 and acknowledged on the 24th day of October, 2008, Susan A. Arwood, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2960 at Page 564; and

WHEREAS, on the 17th day of August, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3333 at Page 339; and

WHEREAS, on the 21st day of June, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3458 at Page 680; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2047, Section J, First Revision, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat the seconded in Plat Book 15, Pages 16 & 17, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-1336

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of November, 2005 and acknowledged on the 11th day of November, 2005, Lawyer Farley aka Lawyer Tarez Farley, a single person, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2352 at Page 88; and

WHEREAS, on the 24th day of August, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for The Certificateholders of The CWABS, Inc., Asset-backed Certificates, Series 2005-17, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3336 at Page 755; and

WHEREAS, on the 13th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 177; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 31, Southern Pines Subdivision, in Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 21, Pages 43-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of July, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-1986

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of December, 2003 and acknowledged on the 11th day of December, 2003, Ricky Koczka and Neisha Koczka, executed and delivered a certain Deed of Trust unto William H Glover, Jr, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1904 at Page 25; and

WHEREAS, on the 26th day of May, 2009, Wells Fargo Bank, NA sbm to Wells Fargo Home Mortgage, Inc., assigned said Deed of Trust unto Bank of America National Association as successor by merger to LaSalle Bank, National Association, as Trustee for Wells Fargo Home Equity Trust 2004-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3036 at Page 786; and

WHEREAS, on the 1st day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3040 at Page 313; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 28, Section A, Benndale Farms Subdivision, located in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat appearing in Plat Book 49, Page 49, in the office of the Chancery Clerks of DeSoto County, Mississippi.

This being the same property being conveyed to Ricky Koczka and wife, Neisha Koczka from Chambliss Builders, Inc. by Warranty Deed dated November 15, 1996 recorded November 25, 1996 in Book 309 Page 235 in the Chancery Clerks office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of July, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F09-1257

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of June, 2005 and acknowledged on the 17th day of June, 2005, Victor Echevarria and spouse, Lizbeth Echevarria, executed and delivered a certain Deed of Trust unto Don W. Ledbetter, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Sebring Capital Partners, Limited Partnership, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2242 at Page 635; and

WHEREAS, on the 7th day of October, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Sebring Capital Partners, Limited Partnership, assigned said Deed of Trust unto US Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-6, Home Equity Pass-Through Certificates, Series 2005-6, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3352 at Page 291; and

WHEREAS, on the 23rd day of January, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3401 at Page 126; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 96, Section C, Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 24, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of June, 2023.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-2039

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 29, 2005, Michael Sullins and wife, Tracye Sullins executed a certain deed of trust to Gregory S. Graham, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Sebring Capital Partnership, Limited Partnership, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,191 at Page 341; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2005-HE7 by instrument dated June 6, 2012 and recorded in Book 3,454 at Page 209 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2005-HE7 has heretofore substituted J. Gary Massey as Trustee by instrument dated June 7, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,461 at Page 50; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2005-HE7, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on August 14, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 1130 a.m. and 400 p.m.), at the East Front Door of the County Countherse of Datase County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 14, Wilson Mill Planned Unit Development, in Sections 28 & 33, Township 2 South, Range 9 West, as shown by plat of record in Plat Book 58, Page 40, Chancery Clerk's Office for DeSoto, Mississippi, to which plat reference is hereby made for a more complete legal description.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 20th day of July, 2012.

April 1

J. Gary Massey

SUBSTITUTED TRÚSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299

1115 WILSON RIDGE Lake Cormorant, MS 38641 10-000475BE

Publication Dates: July 24, July 31 and August 7, 2012